



SMALL BUSINESS START-UP GUIDE

For Northern California



Helping small business start, grow and succeed

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Letter from the District Director



Enthusiasm, optimism, and persistence are the core characteristics of successful small business owners. We would like to help you channel your passion into a successful business.

Starting a business is a lifelong dream for many people. Local businesses are what make our neighborhoods vibrant and unique. They provide jobs and they build community. Small businesses are the backbone of our economy.

This guide will provide you with tips, an overview of common pitfalls, and local resources available to you and your business. This guide contains information on:

- choosing the right type of business for you,
- the licenses and permits you may be required to obtain,
- writing a business plan,
- free or low-cost small business training,
- U.S. Small Business Administration (SBA) loan programs and technical assistance programs, and
- helpful organizations and resources.

Starting and owning a small business can be risky. Heeding the guidance in the following pages won't guarantee success, but it will help you minimize risk.

I know the many obstacles that new entrepreneurs face, and I salute your courage and creativity. The SBA is here to help you through the start-up and growth processes, and I strongly urge you to take advantage of our programs and assistance every step of the way.

Sincerely,



Mark Quinn, District Director, San Francisco District Office
U.S. Small Business Administration

Choosing the Right Business for You

There is no way to eliminate all the risks associated with starting a small business; however, you can improve your chances of success with research, good planning, and preparation. Start by evaluating your strengths and weaknesses as an owner and manager of a small business.

Your Personal Objectives

- What are your personal needs? Your financial objectives?
- How will owning a business affect your family? Your standard of living?
- Are you mainly interested in money, power, or flexibility?

Your Talents

- Do you have any special skills or expertise in a particular industry?
- How will your talents help you in the development and operation of your own business?
- How good are you at making decisions, planning and organizing?
- Do you like to sell? Can you sell? *You will be required to sell yourself, your company, and your products or services.*

Your Personality Traits

- Are you a self-starter? Is your drive strong enough to maintain your motivation? *It will be up to you — not someone else telling you — to develop projects, organize your time, and follow through.*
- How well do you get along with different personalities? *Business owners need to develop working relationships with a variety of people: customers, employees, bankers, lawyers, accountants, vendors, etc.*
- Are you willing to risk everything you own? Will you be able to live with the fear of loss? Will your family?



QUIZ: Do You Have What It Takes?

Take this simple quiz. For each question, place a check mark by the answer that best identifies your personality.

1. Are you a self-starter?

1. I do things on my own. No one has to tell me to get going.
2. If someone gets me started, I keep going all right.
3. Easy does it. I don't put myself out until I have to.

2. How do you relate to people?

1. I like people and can get along with just about anyone.
2. I have plenty of friends and don't need anyone else.
3. Most people irritate me.

3. Can you lead others?

1. I can get most people to go along when I start something.
2. I can give the orders if someone tells me what we should do.
3. I let someone else get things moving; then I go along if I feel like it.

4. Can you take responsibility?

1. I like to take charge of things and see them through.
2. I'll take over if I have to, but I'd rather let someone else be responsible.
3. There's always some eager beaver around wanting to show how smart s/he is. I say let 'em.

5. How good an organizer are you?

1. I like to have a plan before I start. I'm usually the one to get things lined up.
2. I do all right unless things get too confusing; then, I quit.
3. I just take things as they come.

6. How good a worker are you?

1. I can keep going as long as I need to. I don't mind working hard for something I want.
2. I'll work hard for a while, but when I've had enough, that's it.
3. I can't see that hard work gets you anywhere.

7. Can you make decisions?

1. I can make up my mind in a hurry if I have to. It usually turns out okay, too.
2. I can if I have plenty of time. I don't like to be the one to decide things.

8. Can people trust what you say?

1. You bet they can. I don't say things I don't mean.
2. Sometimes I just say what is easiest.
3. Why bother, if other people don't know the difference?

9. Can you stick with it?

1. If I make up my mind to do something, I don't let anything stop me.
2. I usually finish what I start—if it goes well.
3. If it doesn't go well immediately, I quit.

10. How good is your health?

1. I never run down!
2. I have enough energy for most things I want to do.
3. I run out of energy sooner than most of my friends.

Quiz Results

If most of your checks are beside the first answers, you probably have what it takes to run a business.

If most of your checks are besides the second answers, you may have some difficulty running a business. Better find a partner who is strong on the points on which you are weak.

If most of your checks are next to the third answers, even a good partner may not be able to shore you up.

Whether you go it alone or with a partner, read on to find out what steps to take next.

Considerations in Choosing Your Business

Your experience is most important in considering starting a new business or purchasing an existing one. If you **start a new business** or **purchase an existing one**, past experience in that particular industry will help you better understand your customer market, the operating cycle of the business, the practices unique to the trade, and it may help you avoid costly mistakes.

Before you open your own business, consider working or volunteering in a business similar to the one you want to start or buy in as many positions as possible. This way you can try it out before committing. You can also explore the business by attending **association and networking meetings** within the industry and by **talking to other entrepreneurs**. Ask questions. Entrepreneurs love to talk about their businesses.

Is Your Business Idea Feasible?

Evaluating the feasibility of a business allows you to make a more informed “go or no go” decision. It involves a detailed examination of financial, personal, and market realities. Some of the key elements that you should explore and honestly appraise include:

- Do you have enough money to get your idea off the ground without going into debt? If not, where are you going to get your money? Do you have enough cash and the right combination of prior experience, credit status, and other tangible assets to secure financing for the venture?
- Are you willing to take the risks of loss associated with assuming debt?
- Can the business generate enough revenue to pay its expenses as well as your desired level of owner profit?
- Are your management skills adequate for overseeing and developing the business operations and market and selling your product or service?
- Is there a demand for your product or service?
- Can you really compete and stay competitive with other businesses that have been at it longer and have an established reputation?

- Have you done research on market demand, or have you just assumed that people need or want your product or service?
- Are the rewards from the business, both monetary and personal, worth the effort and investment you are going to have to make?
- What is the worst thing that could happen if you go into business for yourself? Are you capable and willing to deal with the worst possibility, should it occur?

On the Upside

Here are some of the advantages of small business ownership:

- You get to be your own boss.
- Hard work and long hours directly benefit you, rather than increasing profits for someone else.
- Earnings and growth potential are unlimited.
- A new venture is exciting.
- Running a business provides endless variety, challenge, and opportunities.

Local, State, and Federal Business Requirements

If you are operating a home-based or service business, you may think that you don't have to comply with any of the numerous local, state, and federal regulations, but in all likelihood, you do. Avoid the temptation to ignore regulatory details. Doing so may avoid some red tape and expense in the short term, but it could be an obstacle as your business grows. Take the time to research the applicable regulations and structure your business so that it will be in compliance from day one.

Following is a checklist of the most common requirements for small businesses, but it is by no means all-inclusive. Regulations vary by industry. If you're in the food-service business, for example, you will have to meet the standards of the health department. If you use chemical solvents, you will have to comply with environmental regulations. Being out of compliance in any aspect of your business could leave you legally unprotected, lead to expensive penalties, and jeopardize your business.

Business Licenses

There are many types of business licenses: state, local, and professional. Depending upon what you do and where you plan to operate, most businesses will be required to have a license of some sort. Licenses are administered by a variety of departments, so first check with the Business License Office or the Tax Collector in the city or county where you plan to do business. Please see the table "Licensing and Regulatory Contacts" on page 15.

To find out if your corporation requires a state license, contact:

Business Transportation and Housing

980 9th St., Suite 2450
Sacramento, CA 95814
(916) 323-5400

Fictitious Business Name

Businesses that use a name other than the owner's legal given name must register as a fictitious name with the **county** as required by the Trade Name Registration Act. Fictitious names are sometimes referred to as “doing business as” names, or “DBAs”. This does not apply to corporations doing business under their corporate name or to those practicing any profession under a partnership name.

Federal Self-Employment Tax

Everyone must pay Social Security tax. If you are self-employed, your Social Security contribution is made through the self-employment tax. You will also need to determine how best to report earnings and pay your business taxes.

Internal Revenue Service
(800) 829-1040 irs.gov

Business Formation

You must decide if your business will be structured as a sole proprietorship, partnership, corporation, or LLC. Partnerships, corporations, and LLC's should be legally established using an attorney to develop the contracts. If you have decided to incorporate your business, contact the Secretary of State:

The Secretary of State's Office
1500 11th Street, Third Floor
Sacramento, CA 95814
(916) 657-5448 sos.ca.gov

Local Fees

Many cities and towns require that you register and pay a fee to do business there. Contact the **Tax Collector's Office** in the city or county where your business will be located.

State Taxes

You must file your state business taxes separately if you are a partnership or corporation. If you are a sole proprietorship, you file through your personal income taxes. You can obtain the necessary business tax forms and general information from the **Franchise Tax Board**, which has local offices throughout California.

Seller's Permit

You will need a seller's permit or a resale number if you plan to sell products. The permit allows you to purchase inventory from suppliers

without paying taxes. To obtain a permit, contact the **State Board of Equalization**.

**Employer
Identification
Number**

If you have employees, you are required to have an employer identification number (EIN). You may also get one if you prefer not to use your Social Security number in business transactions. Contact the IRS to obtain an employer identification number.

Internal Revenue Service
(800) 829-1040 irs.gov

**Workers'
Compensation
Insurance**

You are required to carry workers' compensation insurance if you have employees. If an employee is injured on the job, this insurance will cover his or her medical bills, for which you would otherwise be liable. You can obtain a policy from many **private insurance companies** or from the **State Compensation Insurance Fund**.

California Industrial Relations Department
dir.ca.gov

**State Withholding
Taxes**

If you have paid more than \$100 in wages to an employee in a given calendar quarter, you are required to withhold taxes for state disability insurance, personal income taxes, unemployment insurance, and employment training. You must register for an employer account number. Contact the

Employment Development Department of the State of California
edd.ca.gov

Also see the following table "Licensing and Regulatory Contacts"

**Federal
Withholding
Taxes**

Under certain circumstances, you are required to withhold income tax and Social Security (FICA), be liable for your employees' portion of Social Security taxes, and pay federal unemployment tax. Nonpayment of federal employer taxes can result in audits, penalties, difficulties obtaining bank financing, and closure of your business.

Internal Revenue Service
(800) 829-1040 irs.gov

Patents, Trademarks, Servicemarks, & Copyrights

A patent for an invention is the grant of a property right to the inventor, issued by the **United States Patent and Trademark Office (USPTO)**.

U.S. patent grants are effective only within the United States, U.S. territories, and U.S. possessions. The right conferred by the patent grant is, in the language of the statute and of the grant itself, "the right to exclude others from making, using, offering for sale, or selling" the invention in the United States or "importing" the invention into the United States.

There are three types of patents:

- 1) **Utility patents** may be granted to anyone who invents or discovers any new and useful process, machine, article of manufacture, or composition of matter, or any new and useful improvement thereof;
- 2) **Design patents** may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture; and
- 3) **Plant patents** may be granted to anyone who invents or discovers and asexually reproduces any distinct and new variety of plant.

What Is a Trademark or Servicemark?

A trademark is a word, name, symbol, or device that is used in trade with goods to indicate the source of the goods and to distinguish them from the goods of others.

A servicemark is the same as a trademark except that it identifies and distinguishes the source of a service rather than a product.

Trademark rights may be used to prevent others from using a confusingly similar mark, but not to prevent others from making the same goods or from selling the same goods or services under a clearly different mark. Trademarks which are used in interstate or foreign commerce may be registered with the USPTO.

The registration procedure for trademarks and general information concerning trademarks is described in "Basic Facts about Trademarks":

uspto.gov/trademarks/basics/Basic_Facts_Trademarks.jsp

What Is a Copyright?

Copyright is a form of protection provided to the authors of "original works of authorship" including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The 1976 Copyright Act generally gives the owner of copyright the exclusive right to reproduce the copyrighted work, to prepare derivative works, to distribute copies or phonorecords of the copyrighted work, to perform the copyrighted work publicly, or to display the copyrighted work publicly.

The copyright protects the form of expression rather than the subject matter of the writing. For example, a description of a machine could be copyrighted, but this would only prevent others from copying the description; it would not prevent others from writing a description of their own or from making and using the machine. Copyrights are registered by:

Copyright Office of the Library of Congress
copyright.gov

Licensing and Regulatory Contacts, Local

	San Francisco	Oakland
Fictitious Business Name	County Clerk's Office City Hall, Suite 168 1 Dr. Carlton Goodlett Place (415) 554-4950 sfgov.org/countyclerk	County Clerk 1106 Madison St., Room 136 (510) 272-6362 acgov.org/auditor/clerk/index.htm
Business License	Treasure & Tax Collector City Hall, #140 (415) 554-4400 sftreasurer.org/	Business Tax Office 250 Frank H. Ogawa Plaza, #1320, first floor (510) 238-3704 oaklandnet.com
Zoning	Planning Dept. Zoning Information 1650 Mission St., Suite 400 (415) 558-6378 sf-planning.org	Zoning Info Desk 250 Frank H. Ogawa Plaza, 2114 (510) 238-3912 oaklandnet.com
Workers' Compensation	State Compensation Insurance Fund 1275 Market Street, #200 (415) 565-1234 statefundca.com	State Compensation Insurance Fund statefundca.com
	San Jose	Santa Rosa
Fictitious Business Name	County Clerk East Wing, 1 st Floor 70 W. Hedding St. (408) 299-5665 clerkrecorder.org	County Clerk 2300 County Center Dr., #B177 (707) 565-3800 sonoma-county.org/clerk
Business License	San Jose Finance Dept. 200 East Santa Clara Street (408) 535-7000 csjfinance.org	City Hall Annex Finance Dept. 90 Santa Rosa Ave. (707) 543-3170 ci.santa-rosa.ca.us
Zoning	Dept. of Planning 200 East Santa Clara Street Tower, 3rd Floor (408) 535-3555 sanjoseca.gov/planning/	Planning Division 100 Santa Rosa Ave. (707) 543-3189 ci.santa-rosa.ca.us
Workers' Compensation	State Compensation Insurance Fund 6203 San Ignacio Avenue (408) 363-7600 www.statefundca.com	State Compensation Insurance Fund 1450 Neotomas Ave. (707) 573-6300 scif.com

Licensing and Regulatory Contacts, Statewide

Incorporation	<p>Secretary of State 1500 11th Street Sacramento, CA 95814 (916) 653-6814 sos.ca.gov</p>
Federal Withholding Taxes	<p>Internal Revenue Service (800) 829-1040 irs.gov</p>
State Withholding Taxes	<p>Employment Development Dept (888) 745-3886 edd.ca.gov</p>
Employer Identification Number	<p>Internal Revenue Service (800) 829-1040 irs.gov</p>
Seller's Permit	<p>State Board of Equalization 250 South Second St. (408) 277-1231 boe.ca.gov</p>

Preparing Your Business Plan

Blueprint for Your Business

The business plan is a personal management tool that you should continue to use after start-up. It will assist you in the ongoing development of your business. A thoroughly researched and well-thought-out business plan will clarify your goals, focus your energy, give direction to your work, and help you gauge your progress. To obtain a loan or attract investors, you will need to present a cohesive picture of your business, the management team, why it will succeed, and how you intend to repay the investors.

The Format

No business planning outline is totally comprehensive. The outline provided on the following pages will get you started, but not every question will apply to you.

Online Resources

Build your business plan:
[sba.gov/business-plan](https://www.sba.gov/business-plan)

Sample business plan templates:

Business Plan Outline

Executive Summary The Executive Summary is the first component of your business plan, but is actually written after all other elements of the plan have been created. It succinctly summarizes in no more than two pages the Organization Plan, Marketing Plan, and Financial Plan. It should be thoughtfully written, because potential investors often will not read the body of the plan if their interest is not piqued by the Executive Summary.

Organization Plan The Business

- Describe the business, including: history, legal structure, major products or services, and personnel.
- Discuss the business's major strengths and limitations and its goals for sales, new product development, growth, etc.

Operations

- Describe the hours and days of operation, equipment and supplies needed, and inventory storage and maintenance.

Management and Organization

- Describe the current and anticipated legal structure for your business: sole proprietorship, partnership, corporation, LLC, or LLP.
- Describe the personal and management expertise of all principals (attach resumes) and the percentage of interest or stock that each principal holds. Discuss your succession plan in case of the loss of key personnel.
- Describe your proposed organizational structure (include an organizational chart), and specifically identify the responsibilities of and compensation for each position (attach position descriptions).
- Describe professional resources (attorney, accountant, consultants and advisors) available to the business.
- Discuss your personnel policies (attach a copy) and compensation packages.

Business Plan Outline

***Marketing Plan* Industry Background**

- Describe the size, maturity, and competitive nature of your industry, any barriers to entry and growth, and the effect of economic swings upon the industry.
- Discuss the role of government regulations in the industry, as well as current and future trends in the industry, technologies being used, and seasonality (if appropriate).

Location

- Describe your location in terms of geography, customer access, proximity to competitors and to transportation, distribution of goods, and zoning.

Product or Service

- Describe all the products and services the business offers, the cost and profit of each, and the break-even point.
- Discuss patents, trademarks, or proprietary features.

Market Analysis

- Describe your target market—who will buy your product or service and why—and your target market demographics and trends.
- Discuss your competition—including their respective market share—and where your business will fit into that picture.

Market Strategy

- Describe the difference between your product or service and that of your competitors, your pricing scheme or fee structure in light of competition, and your product or service.
- Discuss the type and number of sales staff needed.
- Describe credit policies for your customers.
- Describe your advertising plan, and include an advertising budget.

Business Plan Outline

***Financial Plan* Financial Projections**

Include monthly projections for the first year and annual projections for the next two years. Use the following financial tools:

- Income statement (also called a profit and loss statement)
- Balance sheet
- Cash flow projection

Financial Analysis

Use the following financial tools:

- Break-even analysis
- Analysis of key business ratios

Appendices

- Articles of Incorporation
- Partnership agreements
- Copies of leases
- Resumes, position descriptions
- Personnel policies
- Market survey results

Financing Your Business

More than 80% of new entrepreneurs start their businesses without any commercial loans or debt financing. In order to avoid saddling themselves with debt, they often choose to obtain their initial financing from their own savings, friends and family members, informal investors, or home-equity loans.

For those who do not have these financing options available, many seek financing from commercial lenders. Lenders prefer to finance businesses with a proven track record and a plan for growth based on the owner's experience in the industry.

When seeking commercial financing, you need to be prepared to discuss your project with a loan officer. Completing your business plan is a crucial part of that preparation.

Eligibility Criteria for SBA Guaranteed Loans

To be eligible for an SBA guaranteed loan, the business must:

- Be organized for-profit and qualify as a small business under SBA's size standards;
- Be of good character and demonstrate sufficient management expertise and commitment to provide reasonable assurance of a successful business operation;
- Have satisfactory historical earnings and cash-flow record, or probable future earnings that demonstrate the ability to repay the loan; and
- Have reasonable capital injection for a new business start-up or a business acquisition.

For an existing business, acceptable tangible net worth is required, demonstrating that the business can operate on a sound financial basis.

Some types of businesses are **ineligible** for SBA financial assistance, including those engaged in:

- speculation,
- lending,
- investment, and
- residential real estate acquisition.

Documents Needed to Apply for a Loan

Loan applications are obtained from participating lenders. Generally, the following documentation is required:

- A current income statement and balance sheet for existing businesses.
- A realistic projected monthly cash flow and income statement for one year.
- A current personal financial statement for each principal of the business having 20% or more ownership
- Itemized use of proceeds
- Lists of collateral with an estimate of current market value and liens against the collateral
- A comprehensive, well-documented, carefully-researched business plan
- A schedule of business debt as well as aging of accounts receivable and payable
- Personal and business tax returns for the last three years
- A copy of your lease and any contracts or agreements pertinent to the applicant business

SBA Lending FAQs

sba.gov/financing

SBA enables its participant banks to provide financing that is otherwise not available by guaranteeing approximately 75% - 85% of the loan. This helps to offset the risk associated with lending to small businesses. For bank guaranteed loans, the maximum amount is generally \$5,000,000. There is no minimum amount; and some banks will make loans as small as \$5,000.

SBA provides the bank with a written authorization outlining the terms and conditions of the SBA guarantee (e.g., the interest rate, payment terms, loan maturity, use of proceeds, and the required collateral).

If the business defaults on the loan, SBA pays the bank its guaranteed share of the unpaid principal balance of the loan. SBA also shares in any recoveries obtained from the collateral. The borrower remains liable for repayment of the full loan amount.

SBA does not currently have funding for direct loans, nor does it provide grants or low interest rate loans for business start-ups or expansions.

If you are buying real estate that will be occupied by the business (minimum 51% occupancy requirement) or heavy equipment, you may also qualify for a 504 Certified Development Company (CDC) loan with as little as 10% down.

How do I apply?

Our participating lenders have the SBA loan applications, and they are responsible for processing, closing, disbursing, and servicing the loans. A list of local SBA participant lenders follows this section. If your local bank of account is on our list, that is a good place to start. Many of the banks now have on-line application procedures, so you may check their web site before you start.

SBA's involvement is limited to reviewing the loan application submitted by the bank to assure it meets eligibility and credit standards. The following information is generally needed:

- your business plan,
- cash flow projections,
- pro forma balance sheet,

- personal financial statements,
- copies of IRS tax returns,
- business financial statements (if already in business),
- collateral available to secure the loan,
- and management resumes of those involved in operating the business.

Be prepared to discuss your proposal in detail. Once the bank determines they are comfortable with making the loan, they will then forward your loan application along with their credit analysis to SBA for approval of the SBA guaranty.

What do I need to qualify for the loan?

The business must be organized for-profit and meet size standard and other eligibility requirements (including a review of citizenship status and any criminal history). A reasonable equity injection or down payment of 20% to 35% or more is generally required for startups. This is usually in the form of cash that is not borrowed, machinery and equipment, or other tangible assets. The owners or managers must demonstrate that they have the knowledge and experience needed to operate and manage the business successfully. The business must demonstrate it can generate sufficient profits to both repay the loan and provide the owner with reasonable compensation for operating the business.

What if I have a bad credit history?

SBA lenders do consider the personal credit history of anyone owning 20% or more of the business. The first thing a bank will do when you apply for a loan is to obtain your personal credit report. If you have not already reviewed your personal credit report, you should do so. You can access your credit report for free by visiting www.annualcreditreport.com.

Be prepared to discuss with the bank any credit problems (e.g., late pays, collection accounts, judgments, and bankruptcies). If these derogatory items can be justified by extenuating circumstances, you may still have a chance to obtain a business loan.

What kind of collateral is required?

Repayment ability from the cash flow of the business, not collateral, is the primary consideration in the SBA loan decision. Good character, management capability, and owner's equity contribution are also important. All owners of twenty percent (20%) or more of the business are required to personally guarantee the full amount of the SBA loan. The SBA does not decline a loan solely due to lack of collateral; however, if collateral is available, and the borrower refuses to pledge it, the loan can be declined.

What are the terms and interest rates on an SBA loan?

SBA does not set the interest rate on SBA loans, only the maximum rate the bank may charge. Most SBA loans are variable rate loans, with a maximum interest rate of prime plus up to 1% to 6.5%, depending on the size and type of loan. The actual rates and terms are negotiated between the lender and the borrower. SBA also charges a guaranty fee to the lender, which is passed on to the borrower. The guaranty fee is based on the SBA-guaranteed amount of the loan (not the gross amount of the loan), and ranges from 0.25% to 3.5% for the largest loans. The guaranty fee may be financed as part of the SBA loan amount.

If there is no break on the interest rate, what is the benefit of the SBA guaranty?

SBA's loan program was designed to provide assistance to businesses that cannot obtain financing at reasonable rates and terms elsewhere. If a borrower can access credit with better terms, it usually means they have established credit or they have plenty of equity in real property.

How long do I have to repay the SBA loan?

Most SBA loans have a ten-year term. If the loan is for the purchase of commercial real estate where the business is located and operated from (minimum 51% occupancy by the business), the term can be up to 25 years. All SBA loans are fully amortizing, with no balloon payment. There is no prepayment penalty except for loans with a term of 15 years or more.

What if I am declined for an SBA loan?

Find out from the lender why the loan was declined. Try to overcome those reasons as best you can, and then reapply to a different SBA lender. Lenders are not all alike, and it is possible to find a lender willing to approve a loan application that may have been turned down by other lenders.

What are the benefits of the SBA-guaranteed loan?

The SBA guaranty reduces the lender's risk, and allows lenders to approve loans that they otherwise might not be willing to approve based on their internal lending standards. This allows many otherwise-qualified small businesses to obtain financing that would not be available without the SBA guaranty. In addition, the SBA guaranty provides for a longer loan term, generally up to ten years. Finally, all SBA-guaranteed loans are fully amortizing, with no balloon payment.

**SBA San Francisco District
7(a) Guaranteed Lenders**
(Updated July 2013)

Bank Name	Web Site	Phone
Alta Pacific Bank	altapacificbank.com	(707) 236-1500
Bank of America	bankofamerica.com	(800) 263-2055
Bank of San Francisco	bankofsf.com	(415) 744-6702
Bank of the West	bankofthewest.com	(866) 306-7254
Bay Commercial Bank	baycommercialbank.com	(925) 476-1805
BBCN Bank	bbcnbank.com	(408) 557-2023
Beach Business Bank	beachbusinessbank.com	(866) 862-3878
Borrego Springs Bank	borregospringsbank.com	(800) 722-5720
Bridge Bank	bridgebanksv.com	(408) 556-8334
California Bank and Trust	calbanktrust.com	(916) 561-1121
California Bank of Commerce	californiabankofcommerce.com	(925) 444-2956
CapitalSource Bank	capitalsource.com	(916) 457-7360
Cathay Bank	cathaybank.com	(866) 228-4296
Celtic Bank Corporation	celticbank.com	(916) 719-8003
Chase Bank	chase.com	(800) 242-7324
Chetco Federal Credit Union	chetcofcu.com	(541) 469-7700
Circle Bank	circlebank.com	(415) 898-5400
Citibank, N.A.	citibank.com	(415) 658-4205
CIT Small Business Lending	cit.com	(213) 613-2400
City National Bank	citi-nationalbank.com	(800) 722-5945
Commerce National Bank	commercenationalbank.com	(949) 870-4407
Community Bank	communitybank.com	(877) 636-7492
Community Bank of the Bay	communitybankbay.com	(510) 433-5400
Community First Bank	communityfirstbank.com	(916) 724-2424
Community South Bank	communitysouthlending.com	(415) 682-9275
Community West Bank	communitywestbank.com	(408) 379-1724
Compass Bank	compassbank.com	(888) 273-5363
Cooperative Center Federal CU	cooperativecenterfederalcu.com	(510) 647-2131
County Bank	countybank.com	(209) 725-4522
East West Bank	eastwestbank.com	(888) 895-5650
Excel National Bank	excelnationalbank.com	(888) 392-5265
Exchange Bank	exchangebank.com	(707) 524-3000
Far East National Bank	fareastnationalbank.com	(415) 677-8566
First Community Bank	fcbconnect.com	(707) 636-9000
First Financial Bank	firstfinancialbank.com	(870) 863-7000
First Nat'l Bank of Northern CA	fnbnorcal.com	(415) 488-2733
First Republic Bank	firstrepublic.com	(925) 932-5353

Focus Business Bank	focusbusinessbank.com	(408) 200-8718
GBC International Bank	gbcib.com	(415) 392-0900x25
Grow America Fund, Inc.	growamericafund.com	(518) 271-9256
Hanmi Bank	hanmi.com	(213) 382-2200
Heritage Bank of Commerce	heritagecommercecorp.com	(408) 947-6900
Keypoint Credit Union	keypointcu.com	(408) 731-4303
Lighthouse Bank	lighthousebank.net	(831) 600-4013
Live Oak Banking Company	liveoakbanking.com	(877) 790-1678
Magna Bank	magnabank.com	(888) 653-1888
Meadows Bank	meadowsbank.com	(916) 427-5772
Mechanics Bank	mechanicsbank.com	(510) 419-3916
Meriwest Credit Union	meriwestcu.org	(408) 363-3382
Mission Valley Bank	missionvalleybank.com	(925) 756-2545
Monterey County Bank	montereycountybank.com	(831) 649-4600
New Resource Bank	newresourcebank.com	(415) 995-8100
Newtek Small Business Finance	newteksbfinance.com	(866) 639-1835
North Coast Bank	ncoastbank.com	(707) 528-6300
North Valley Bank	northvalleybank.com	(707) 443-8488
One Pacific Coast Bank	onepacificcoastbank.com	(510) 550-8400
Pacific City Bank	pacificcitybank.com	(925) 847-2017
Pacific Coast Bankers' Bank	pacificcoastbankersbank.com	(415) 399-1900
Pacific Community Ventures	pacificcommunityventures.com	(415) 442-4300
Pan Pacific Bank	panpacificbank.com	(510) 809-8811
Pinnacle Bank	pinnaclebankonline.com	(408) 762-7163
Plaza Bank	plazabank.com	(858) 220-9106
Plumas Bank	plumasbank.com	(530) 889-8616
Rabobank	rabobank.com	(888) 945-6600
Redwood Capital Bank	redwoodcapitalbank.com	(707) 444-9800
Redwood Credit Union	redwoodcu.org	(800) 479-7928
SAFE-BIDCO	safe-bidco.com	(707) 577-8621
Santa Cruz Community CU	scrzccu.org	(831) 425-7708
Santa Cruz County Bank	sccountybank.com	(831) 457-5000
Seacoast Commerce Bank	seacoastcommercebank.com	(619) 476-7776
Security Bank of California	securitybankofcalifornia.com	(909) 888-2546
Sonoma Bank/Sterling Savings	sonomabank.com	(707) 579-0610
Spirit of Texas Bank, SSB	spiritoftexasbank.com	(281) 252-8888
Stanford Federal Credit Union	sfcu.org	(650) 723-8940
Summit Bank	summitbanking.com	(510) 839-8800
Summit State Bank	summitstatebank.com	(707) 568-6000
Superior Financial Group, LLC	superiorfg.com	(925) 296-0500

Technology Credit Union	technologycreditunion.com	(800) 553-0880
Trans-Pacific National Bank	tpnb.com	(415) 543-3377
Travis Credit Union	traviscu.com	(707) 469-1845
Umpqua Bank	humboldtbank.com	(707) 269-3120
Union Bank of California	uboc.com	(866) 825-6267
United American Bank	uabgold.com	(408) 636-1905
UPS Capital Business Credit	capital.ups.com	(866) 489-6881
U. S. Bank, N.A.	usbank.com	(800) 303-722x33
Valley Community Bank	valley-community-bank.com	(925) 243-9600
Vision One (Optometrist's only)	visionone.org	(800) 327-2628
Wells Fargo Bank	wellsfargo.com	(800) 495-8256
Wilshire State Bank	wilshirestatebank.com	(408) 942-4200

SBA Community Advantage Loan Program

Community Advantage is a pilot initiative aimed at increasing the number of SBA loans to underserved communities. The **maximum loan amount is \$250,000**, and SBA provides a guaranty of up to 85%. The **maximum interest rate is prime plus 4.0%**. The small business borrower applies directly to an approved Community Advantage lender.

Community Advantage Lenders	
Bay Area Small Business Finance Oakland, CA	510-763-4297 basbf.com
Valley Economic Development Center (VEDC) Oakland, CA	510-267-8993 vedc.org
TMC Development Co. San Francisco, CA	415-989-8855 tmcfinancing.com

SBA Microloan Program

The SBA Microloan Program was developed to increase the availability of very small loans to prospective small business borrowers. Under this program, SBA makes funds available to nonprofit intermediaries (microlenders), who in turn make loans to eligible small business borrowers in amounts that range

from under \$500 to a maximum of \$50,000. Applications are submitted directly to the microlenders (see following list).

Each microlender has its own loan requirements, but must take as collateral any assets bought with the microloan. In most cases, the personal guaranties of the business owners are also required.

Terms, Rates, and Fees

Under the Microloan Program, the **maximum loan amount** is \$50,000. The average is around \$25,000. The **maximum term** is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the microlender, and the needs of the small business borrower. **Interest is at a fixed rate** set by the microlender, currently in the range of 7.5 to 10.5%.

Use of Funds

The loan proceeds can be used for:

- working capital,
- equipment,
- furniture and fixtures,
- inventory, and
- leasehold improvements.

The proceeds cannot be used to refinance existing debts.

SBA Microlending Intermediaries	
<p>Arcata Economic Development Corporation Arcata, CA 95521 aedc1.org Counties Served: Del Norte, Humboldt, Lake, Mendocino, Shasta, Siskiyou, Trinity</p>	(707) 822-4616
<p>California Coastal Rural Development Corporation Salinas, CA 93902 calcoastal.org Counties Served: Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Clara, Santa Cruz, Ventura</p>	(831) 424-1099
<p>OBDC Small Business Finance (loans >\$25,000 only) Oakland, CA 94607 obdc.com Counties Served: Alameda, Contra Costa, Solano, San Francisco</p>	(510) 763-4297

<p>Opportunity Fund San Jose, CA 95113 opportunityfund.org Counties Served: Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Joaquin, San Mateo, Santa Cruz, Santa Clara, Solano, Sonoma</p>	<p>(408) 849-4320</p>
<p>Southeast Asian Community Center San Francisco, CA 94109 seaccusa.org Counties Served: Alameda, Contra Costa, Marin, Merced, Napa, Sacramento, San Francisco, San Mateo, Santa Clara, Solano, Sonoma</p>	<p>(415) 885-2743 or (510) 261-8289</p>
<p>TMC Working Solutions San Francisco, CA 94133 tmcworkingsolutions.org Counties Served: Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano, Sonoma</p>	<p>(415) 655-5473</p>

Alternative Financing

Even if you are unable to secure conventional financing for your business from a lender, there are still several avenues open to you.

Credit Cards One of the most common methods of financing a new business is utilizing credit cards. If you have even moderately good credit, they can be easy to obtain, and using them is easy and flexible. The downside is the interest rate is almost always higher than what you would pay for a conventional term loan or line of credit, possibly as high as 20 percent, and fees and penalties can be burdensome.

If you do decide to use credit cards, open a new card just for your business, and then keep your personal expenditures off that card. Doing so will make it possible for you to keep track of your business costs and will make possible re-financing of the debt easier and more likely in the future.

Peer-to-Peer Lending These non-SBA programs are emerging as popular and useful options for funding a small business. Typically operating through the internet, they do away with participation of a traditional financial institution to allow borrowers to connect directly with individuals interested in lending money. Small amounts offered by numerous individuals can be pooled together as a loan offering to the small business.

- Kiva.org
- LendingClub.com
- Prosper.com
- RaiseCapital.com

Note: SBA is not affiliated or associated with any of these websites, and SBA makes no representations or recommendations regarding their products or services.

Crowd Funding Crowd funding is the umbrella term for internet-based programs that link prospective borrowers with a large pool of small-dollar contributors.

- Kickstarter.com
- IndieGoGo.com
- CircleUp.com

Note: SBA is not affiliated or associated with any of these websites, and SBA makes no representations or recommendations regarding their products or services.

Angel Investing, Venture Capital Angel investors are individuals who provide capital usually in exchange for convertible debt or ownership equity. Some investors organize themselves into angel groups or networks.

Equity investing is usually carried out by venture capital funds, and typically targets companies with the potential for rapid and substantial growth, often in technology-based businesses. Venture capital investments are generally made as cash in exchange for shares in the invested company. Venture capitalists seek a high rate of return on their investment. To obtain venture capital, the small business must be willing to give up some ownership and control.

Small Business Investment Company (SBIC) SBA loans money to approved venture capitalists who in turn invest in eligible and qualified small businesses. To learn more about the SBA SBIC program, visit: www.sba.gov/sbic.

504 Certified Development Company Loan Program

If you are buying real estate to house your business, or heavy equipment, you may qualify for a 504 Certified Development Company (CDC) loan (“504 loan”) with as little as 10% down. This program provides growing businesses with long-term, fixed-rate financing for major fixed assets.

A 504 project includes a loan made by a private-sector lender, usually for 50% of the project cost which is secured with a senior lien on the property. This loan is not guaranteed by SBA. In second lien position is a loan that is 100%-guaranteed by SBA in an amount not to exceed 40% of the project cost.

The small business borrower is required to provide a minimum 10% borrower’s injection.

The SBA 504 loan enables small businesses to benefit from a below-market, fixed interest rate for up to 20 years to finance long-term fixed assets.

504 Certified Development Companies	
Arcata Economic Development Corporation 100 Ericson Court, Suite 100A Arcata, CA 95521	(707) 822-4616 www.aedc1.org
Bay Area Development Company 1801 Oakland Blvd., Suite 300 Walnut Creek, CA 94596	(925) 926-1020 www.baydevco.com
California Coastal Rural Development Corp. 221 Main Street, Suite 301 Salinas, CA 93902	(831) 424-1099 www.calcoastal.org
California Statewide CDC 426 "D" Street Davis, CA 95616	(530) 756-9310 www.californiastatewide.org
Capital Access Group 150 California Street, Suite 250 San Francisco, CA 94111	(415) 217-7600 www.capitalaccess.com
TMC Financing 440 Pacific Avenue San Francisco, CA 94133	(415) 989-8855 www.tmcfinancing.com

Management and Technical Assistance Programs

SBA Centers



SBA Entrepreneur Center

455 Market Street, Suite 600
San Francisco, CA 94105
(415) 744-6820
www.sba.gov/ca/sf

The Center contains both a training room and a resource center. The training program assists small businesses by providing classes which cover a spectrum of interests and needs, including technology, marketing, accounting, financing and start-up information. The resource center provides materials on a wide variety of topics, such as marketing and financial resources, with a strong emphasis on creating business plans. Free one-on-one counseling from SCORE is also available in the center.

Registration is required for all classes.

View the San Francisco SBA District Office online calendar at:

<http://www.sba.gov/events> and enter Zip Code 94105.

Register at www.sbatraining.eventbrite.com

All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least 2 weeks in advance.

San Jose Entrepreneur Center (eCenter)

100 E. Santa Clara Street
San Jose, CA 95113 (at Third Street)
(408) 351-3661
www.sanjoseecenter.org

eCenter is a one stop location for entrepreneurs and small businesses who would like to start a **new business** or **grow an established business**.

The eCenter offers **FREE**, or at a nominal cost, business and technology consulting services, financial assistance, business training, international trade and immigrant business assistance.

SCORE

SCORE, a small business counseling program sponsored by SBA, is composed of active and retired business executives who volunteer their time to counsel and advise small business owners on the many aspects of starting and managing their businesses. Avoid some of the pitfalls and bumps in the road by learning from their experience. Confidential, one-on-one counseling both face-to-face and online is always free. SCORE also conducts workshops, for which there may be a nominal fee to cover costs.

As members of your community, SCORE mentors understand local business licensing rules, economic conditions and important networks.

SCORE Offices	
East Bay SCORE 492 - 9th Street, #350 Oakland, CA 94607	www.eastbayscore.org (510) 273-6611
North Coast SCORE 777 Sonoma Ave., Suite 115 B Santa Rosa, CA 95404	www.scorenorthcoastca.org (707) 571-8342
San Francisco SCORE 455 Market Street, Suite 600 San Francisco, CA 94105	www.sfscore.org (415) 744-6827
Santa Cruz SCORE Capitola Chamber of Commerce 716G Capitola Ave, Capitola, CA 95010	www.santacruzscore.org (831) 621-3735
Silicon Valley SCORE 234 E. Gish Rd., Suite 100 San Jose, CA 95112	www.svscore.org (408) 453-6237

Small Business Development Centers

Small Business Development Centers (SBDCs) are a cooperative effort of SBA, the educational community, state and local governments, and the private sector. SBDCs deliver free one-on-one counseling, training, and technical assistance in all aspects of small business management. Their services include, but are not limited to, assisting small businesses with

financial, marketing, production, organization, engineering and technical problems, and feasibility studies. SBDCs also conduct workshops, for which there may be a nominal fee to cover costs.

In addition to its core services, the SBDC program offers special focus areas such as green business, technology, disaster recovery and preparedness, international trade assistance, veterans' assistance, technology transfer, and regulatory compliance.

Small Business Development Centers		
Alameda County	Alameda County SBDC 475 14th Street, Suite 100 Oakland, CA 94612	(510) 208-0410 www.acsbdc.org
Contra Costa County	Contra Costa SBDC 300 Ellinwood Way, Suite 300 Pleasant Hill, CA 94523	(925) 602-6806 www.contracostasbdc.com
Del Norte and Humboldt Counties	North Coast SBDC 520 "E" Street Eureka, CA 95501	(707) 445-9720 www.northcoastsbdc.org
Lake County	Yuba Community College District SBDC Lake Resource Center 55 First St Lakeport, CA 95453	(707) 263-0330 www.yubasbdc.org
Marin County	Marin SBDC 1115 Third Street San Rafael, CA 94901	(707) 826-3975 www.marinsbdc.org
Mendocino County	Mendocino SBDC 760 "B" Stewart Street Fort Bragg, CA 95437	(707) 964-7571 www.mendosbdc.org
Napa County	Napa Valley SBDC 2277 Napa Vallejo Highway, Bldg 3300 Napa, CA 94559	(707) 256-7250 www.napasbdc.org
San Francisco County	San Francisco SBDC 25 Taylor Street, 6th Floor San Francisco, CA 94102	(415) 937-7232 www.sfsbdc.org

San Mateo County	San Mateo SBDC 4200 Farm Hill Blvd Building 5, Room 205 Redwood City, CA 94061	(415) 458-7232 www.sanmateosbdc.org
Santa Clara County	Silicon Valley SBDC 100 E. Santa Clara Street San Jose, CA 95113	(408) 351-3600 www.svsbdc.org
Santa Cruz County	Central Coast SBDC 6500 Soquel Drive Aptos, CA 95003	(831) 479-6136 www.centralcoastsbdc.org
Solano County	Solano SBDC 360 Campus Lane, Suite 102 Fairfield, CA 94534	(707) 864-3382 www.solanosbdc.org
Sonoma County	Sonoma SBDC 1377 Corporate Center Parkway Santa Rosa, CA 95407	(707) 595-0060 www.sonomasbdc.org

Women's Business Centers

SBA's Women's Business Center program is a national network providing educational resources to help women start and grow successful small businesses. The program's mission is to level the playing field for women entrepreneurs still facing unique obstacles in the business world.

Women's Business Centers	
AnewAmerica Community Corporation WBC Program Manager 1918 University Avenue, Suite 3A Berkeley, CA 94704	(510) 540-7785 www.anewamerica.org
Renaissance Entrepreneurship Center WBC Program Manager 275 Fifth Street San Francisco, CA 94103	(415) 541-8580 www.rencenter.org
West Company WBC Program Manager 760 B Stewart Street Fort Bragg, CA 95437	(707) 964.7571 www.westcompany.org

Considerations in Operating a Home-Based Business

Many entrepreneurs consider basing their businesses in their homes for a number of reasons: it keeps overhead low; they are able to combine running a business with the need to care for other family members, and have flexibility in terms of work hours, etc. As a result, a growing number of businesses today are home-based.

Not everyone, however, is suited for working in their living environment. Many home-based business owners have cited isolation as being a major problem; others point to a lack of the necessary self-discipline.

The only difference between starting a business in your home versus starting one in a commercial space is the location. All the other rules of entrepreneurship apply: you must determine whether you have what it takes to be an entrepreneur; you must do the necessary research and homework; and you must develop a business plan.

Consider these points when establishing your business in your home:

- You must be **self-disciplined**. You cannot be distracted from your business by the demands of family, visiting neighbors, etc. You must be able to set limits and plan your time. The relaxed environment of working at home should not distract you from running the business.
- You should **treat your business as though you're operating in a commercial space**. This means establishing and maintaining set hours and an environment of professionalism. Dedicate space that is used for your business and absolutely nothing else. No matter what you have scheduled for the day, dress for work.
- Create a **supportive business environment**. You will need to have the furnishings and technological support of a commercial office, including a desk, chair, filing system, computer, separate business telephone line and answering system, fax machine, copier, supplies, and inventory.

- Verify that it is **legal** to operate out of your home. Contact the city or county where you reside to obtain a copy of your zoning ordinance. If you live in a condominium, check with your condo association, as some prohibit the operation of a home-based business.
- Establish a **solid structure** for your business. Choose the legal form for your business. Many home-based businesses are sole proprietorships, but make sure that the legal form you choose is appropriate for your business. Set up an effective record-keeping system, and ensure that you are in compliance with all tax requirements. Make sure the business use of your home is compatible with your existing homeowner's policy; you might need a commercial policy for full protection.
- Maintain a **good relationship with your neighbors**. Avoid complaints that may arise from the traffic caused by clients visiting you or by delivery trucks.
- Build a **supportive network** among family members. It is important that your family understand and support you in your business, because a home-based business will more often than not create some disruption to their lifestyle and privacy.

Health Care

The Affordable Care Act

The Patient Protection and Affordable Care Act (Affordable Care Act or ACA) enacted comprehensive health insurance reforms designed to ensure Americans have access to quality, affordable health insurance. Learn what the law means for small businesses.

Key Provisions of the ACA

The ACA includes a variety of measures specifically for small businesses that help lower premium cost growth and increase access to quality, affordable health insurance. Depending on whether you are self-employed, an employer with fewer than 25 employees, an employer with fewer than 50 employees, or an employer with 50 or more employees, different provisions of the Affordable Care Act may apply to you. Learn about the key provisions of the Affordable Care Act based on the size of your business from the resources listed below.

Resources

SBA.gov/Healthcare

Healthcare.gov

CoveredCA.com

1-800-318-2596

Doing Business with the Government

The Office of Government Contracting works to create an environment for maximum participation by small, disadvantaged, and woman-owned businesses in federal government contract awards and large prime subcontract awards. The office advocates on behalf of small business in the federal procurement world.

For more detailed information about contracting support for small businesses, visit the website at:

www.sba.gov/category/navigation-structure/contracting

Twelve Steps to Success – A Practical Guide to Doing Business with the Federal Government

1. Become familiar with the following websites for Government Contracting:

SBA Office of Government Contracting (GC): <http://www.sba.gov/about-offices-content/1/2467>

Title 13 of the Code of Federal Regulations (Part 125): <http://www.ecfr.gov> and the Federal Acquisition Regulation (FAR): <https://www.acquisition.gov/far>

SBA offers a wide array of programs and hands-on assistance to small businesses considering the federal marketplace. Go to

<http://www.sba.gov/content/government-contracting-field-staff-directory>

where you can identify local contracting experts who can be an invaluable resource to you, whether you are new to government contracting or are currently doing business with the government and are seeking advice on how to deal with a particular issue.

From the Contracting Section under Contracting Opportunities:

<http://www.sba.gov/category/navigation-structure/contracting/contracting-opportunities> you will find links to additional procurement-related programs and assistance such as; **Subcontracting, Federal Business Opportunities, GSA Schedules, Green Contracting Opportunities, Federal Procurement Database Systems - Next Generation, USA Spends, Contracting of Manufacturing, Contracting Opportunities for Energy Efficient Businesses.**

The SBA also offers a wide array of self-paced, on-line courses and training resources through our Small Business Training Network (SBTN). The SBTN is a virtual campus providing quality and targeted online training to meet the information needs of prospective and existing small business owners. SBA has created a series of free on-line contracting courses designed to help prospective and existing small businesses understand the basics about contracting with governmental agencies. So whether you're just getting started or looking for ways to compete more successfully in the government contracting marketplace, check out the GC Classroom courses at <http://www.sba.gov/gcclassroom>. You should check-out this site often as new course offerings are being offered regularly.

2. Obtain a DUNS Number, register in the System for Award Management (SAM) and Dynamic Small Business Search (DSBS) Database.

If you don't yet have a DUNS number, contact Dun & Bradstreet (D&B) at <http://fedgov.dnb.com/webform> to get one. Obtaining a DUNS number is free. Also be sure to see step number 4, below, prior to starting System for Award Management (SAM) registration, as you will need to determine which Federal Supply Classification Codes (FSC) <http://www.dispositionservices.dla.mil/asset/fsclist.html> and North American Industry Classification System (NAICS) Codes <http://www.census.gov/eos/www/naics> apply to your business. Once you have obtained your DUNS number, your next step is to register in the SAM system. You should approach and treat your SAM profile as you would a resume and update it regularly to ensure that it best describes your firm and its capabilities.

On July 29, 2012, the System for Award Management (SAM) was launched. SAM combined a number of existing federal procurement systems into one new system. Included as part of the phase 1 SAM implementation are: Central Contractor Registration (CCR), Online Representations and Certifications Application (ORCA) and the Excluded Parties List System (EPLS) (commonly known as the "debarred list"). Future phases will add the Federal Business Opportunities (FBO), the Federal Procurement Data System-Next Generation (FPDS-NG), Electronic Subcontracting Reporting System (eSRS), Federal Funding Accountability and Transparency Act (FFATA) Sub-award Reporting System (FSRS), Wage Determinations Online (WDOL), Past Performance and Information Retrieval System (PPIRS) and the Catalog of Federal Domestic Assistance (CFDA). You must be registered in SAM to be awarded a federal contract and to receive payment by the Government.

You can register for a SAM account by going to <http://www.sam.gov> and clicking on the "create account" or "register" buttons. If you are currently registered in CCR or ORCA, you don't need to do anything until you update your registration. However, it's recommended that you review the training materials before you need to update your registration. You'll receive an e-mail letting you know when your account is about to expire. Your records will be "waiting" for you in SAM. All you have to do is register in SAM and SAM will validate your identity and lead you thru the process of connecting you with your records. It's recommended that you wait until it's time to update your registration before creating a SAM account. (Data which was public in the legacy systems (i.e., CCR) will remain public in SAM).

To register your firm in SAM, follow these steps:

Step 1: Collect all of your pertinent documents and have them handy. See the [SAM User Guide](#) for what you'll need.

Step 2: Access the SAM online registration at <http://www.sam.gov>

Step 3: Create a User Account.

Step 4: Click on "Register New Entity" from the left side navigation pane.

Step 5: Complete and submit the online registration.

Training materials are available for SAM. Go to: <http://www.sam.gov> for the

training materials. Quick-start guides and user guides are available now. Webinars on selected topics will be provided periodically. Check the SAM website for pertinent documents and a webinar schedule. Your local Procurement Technical Assistance Center (PTAC) and Small Business Development Centers (SBDC) can provide you with 'hands-on' assistance with SAM. (See step 8, below for links to directories of the PTACs and SBDCs).

NOTE: When you see "Registration Complete" at the bottom of the CCR portion of the SAM registration page, you will see two SBA symbols. Click on the one on the right hand side that says "SBA Register or Update your SBA Profile". Once you click on this, you will get a message that states you will log out of SAM/CCR Update. You will be taken to the Small Business Administration's Dynamic Small Business Search (DSBS) profile registration and update page. In the SBA's DSBS profile registration and update page profile, you will list items such as your Construction and Service Bonding Levels, Quality Assurance Standards, Capabilities Narrative, Special Equipment/Material, Past Performance, etc. All this information will be accessible by contracting staff under the **SBA - Dynamic Small Business Search (http://dsbs.sba.gov/dsbs/search/dsp_dsbs.cfm)**. Although DSBS is not a component of SAM, the SAM (CCR)-SBA Profile linkage is part of a comprehensive strategy to consolidate DSBS functions to the E-Gov Business Partner Network (BPN) in order to simplify government-wide vendor registration. A DSBS profile can be an important step leading to your success as buyers use DSBS as part of their market research efforts to identify small business sources for contracting opportunities.

Based on the information you enter into DSBS, the SBA's small business size logic application will populate fields indicating if a firm is self-certified as small. Only SBA can enter information with regard to a firm's certification as 8(a) Business Development or Historically Underutilized Business Zone (HUBZone) program participant.

3. Determine if your firm qualifies for one of SBA's Certification Programs.

Formal certification by small business concerns is not required to bid on federal contracts. Firms self-certify that they are small at the time of bid/proposal submission. The contracting officer will generally verify the firm's size in the ORCA database (see step 2 above for info regarding ORCA).

The SBA currently has three contracts-related certification programs: 8(a) Business Development (BD), HUBZone and Economically Disadvantaged/Women-Owned Small Business Programs (EDWOSB/WOSB). Our 8(a) BD program assists eligible small businesses to compete by providing them with business development assistance. Although primarily a business development program, there are certain contracts restricted to certified 8(a) concerns. Certification in our Historically Underutilized Business Zone (HUBZone) program entitles qualified firms to special bidding benefits in the federal contracting arena.

The SBA offers an on-line application process that makes it easier, faster and less expensive for small firms to apply for **8(a) Business Development (www.sba.gov/8abd)** and **HUBZone certification (www.sba.gov/hubzone)**

directly from SBA's website, eliminating the need to download and complete a paper application. The applications are 100% web-based, which incorporates context sensitive help, real-time validation, printer-ready versions and is integrated with the Central Contractor Registration (CCR) and Dynamic Small Business Search (DSBS) database.

Service-Disabled Veteran-Owned Small Business Concerns (SDVOSBC) -
(<http://www.sba.gov/content/service-disabled-veteran-owned-small-business-concerns-sdvosbc>)

- Although not a formal certification program, **Public Law 108-183 dated Dec 16, 2003**, SBA announced a new procurement program to boost federal contract opportunities for service-disabled veteran-owned small business (SDVOSB) concerns. Under the rule, contracting officers may restrict contract awards to SDVOSBs where there is a reasonable expectation that two or more SDVOSB concerns will submit bids at a fair market price. If the anticipated contract price will not exceed \$3.5 million (or \$6 million for manufacturing contracts), the new rules allow for a sole-source award, if there is not a reasonable expectation of competitive bids/offers from two or more SDVOSB concerns. In addition, the rule allows SDVOSB concerns to self-certify. Any challenge to a concern's status as a small business or as a SDVOSB- on other than a Veterans Administration (VA) procurement- must be referred to the SBA for resolution. The Department of Veterans Affairs (VA) has authority to set-aside requirements for both Veteran-owned Small Businesses (VOSBs) and SDVOSBs for its procurement actions. The VA handles SDVOSB/VOSB status protests on its procurements. The VA website will provide information about the VIP verification process; to assist Veteran business owners in registering their business in the Secretary's Database of Veteran-owned small businesses and to enable VA contracting officers to easily identify service-disabled Veteran-owned small businesses (SDVOSBs) and VOSBs eligible for procurement opportunities.

Women-Owned Small Business (WOSB)/Economically Disadvantaged Women-Owned Small Business (EDWOSB) Program-

(<http://www.sba.gov/content/contracting-opportunities-women-owned-small-businesses>) The Women-Owned Small Business (WOSB) Federal Contract program authorizes contracting officers to set aside certain federal contracts for eligible Women-owned small businesses (WOSBs) or Economically disadvantaged women-owned small businesses (EDWOSBs). (EDWOSBs also qualify as WOSBs, so only 1 certification is required). Those firms can self-certify their status by providing documentation demonstrating eligibility or can use the services of an SBA approved 3rd Party Certifier. Information on those organizations authorized by SBA as 3rd party certifiers can be found on the above WOSB website.

Log onto the SBA's WOSB/EDWOSB page to learn more about this Program, including a list of those eighty-three 4 digit NAICs codes for which contracting officers may set aside contracts, so that you can determine if your firm qualifies for participation. Your firm must have its documents demonstrating that it meets the criteria as either a WOSB or EDWOSB uploaded into the SBA repository, which you will then make available to a contracting officer if you are in line for a set-aside award. To access the repository, firms must have an SBA General Login System (GLS) account. It's free to sign up for a GLS account. Go to **<https://eweb.sba.gov/gls>** for information and registration.

4. Identify your product or service.

It is essential to know the Federal Supply Classification Codes (FSC) and North American Industry Classification System (NAICS) Codes for your product or service. Many government product/service listings and future procurements are identified by FSC and contracting officers often use NAICS codes when searching for sources in CCR. To identify FSCs applicable to your company, log onto <http://www.dispositionservices.dla.mil/asset/fsclist.html>. Detailed information regarding NAICS can be found on the SBA website at <http://www.sba.gov/content/table-small-business-size-standards>

5. Identify current federal procurement opportunities.

Federal Business Opportunities (FedBizOps) <https://www.fbo.gov/> – the designated government-wide point of entry – is the exclusive official source for public access to notices of federal contracting actions over \$25,000. (Agencies are also encouraged to use FedBizOps to provide notices for actions of \$25,000 or less). Once you identify those agencies and buying offices that purchase your products and services, it's a good idea to contact them directly to learn more about upcoming procurements (i.e., procurement forecasts) posted on websites or electronic bulletin boards. FedBizOps allows businesses to sign up for automatic e-mail notifications of open and upcoming contract actions. See the FedBizOps (FBO) website for guidance.

The government is encouraging agencies to utilize environmentally-friendly oriented products and services (Buy Green). To learn more about the government's Buy Green/Comprehensive Procurement Guideline, log onto <http://www.sba.gov/content/green-contracting-opportunities>

6. Familiarize yourself with the government's contracting procedures.

Be familiar with Federal Acquisition Regulations (FAR) (<https://www.acquisition.gov/far>) and the Defense Federal Acquisition Regulation Supplement (DFARS) (<http://www.acq.osd.mil/dpap/dars/index.html>). You can also get access to other federal agency's FAR supplements from their respective webpage. Acquisition.gov (<https://www.acquisition.gov/>) is an E-Gov Initiative that aggregates federal acquisition content by providing one website for regulations, systems, resources, opportunities, and training. This website was designed to create an easily navigable resource to share the efforts to achieve its vision of more efficient and transparent practices through better use of information, people, processes and technology. Search engines such as "Google" can also be useful in searches for contracting information. For Service or Construction firms: The Department of Labor provides a single location for identifying the appropriate Service Contract Act (SCA) and Davis-Bacon Act (DBA) wage determinations (WDs) for each official contract action. The website <http://www.wdol.gov/> is available to the general public. Guidance in selecting WDs from this website is provided in the WDOL.gov User's Guide.

Regulations. gov (<http://www.regulations.gov>) is your source for information

on the development of federal regulations, including those which affect contracting matters, and other related documents issued by Federal agencies. Through this site, you can find, read and comment on regulatory issues that are important to you.

7. Investigate Federal Supply Schedule (FSS) contracts.

The General Services Administration (GSA) manages Multiple Award Schedule (MAS) contracts, also known as Federal Supply Schedule (FSS) contracts. Under MAS/FSS, contracts are awarded to multiple companies supplying comparable products and services at pre-negotiated prices, terms and conditions. Once GSA awards the contracts, federal contracting officers and other authorized users order directly from the contractor. Contracting officers may conduct set-asides utilizing MAS/FSS contracts. Many federal purchases are, in fact, orders made against MAS/FSS contracts. Contact the General Services Administration (GSA) for information on how to obtain a MAS/FSS contract or visit <http://www.gsa.gov/portal/content/198005>. (Be sure that you're marketing information and CCR profile contains information on any MAS/FSS contracts held by your firm).

eBuy, GSA's request-for-quote (RFQ) system (<http://www.gsa.gov/portal/category/25579>), a component of GSA *Advantage!*, is designed to facilitate the request for submission of quotations for a wide range of commercial supplies (products) and services under a variety of acquisition vehicles. eBuy has recently been updated to facilitate set-asides. Now a Contracting Officer can choose whether your requirement will be set-aside for small business or another small business category. If a Federal buying office decides to set-aside the requirement, then the RFQ will be "viewable" only by eligible Schedule contractors. For example, only HUBZone Schedule contractors could view a RFQ set-aside for HUBZone small business concerns, etc.

8. Seek additional assistance as needed in the federal marketplace.

There are a number of important resources that are available to provide you with hands-on assistance in the federal marketplace:

-SBA Procurement Center Representatives (PCRs) and Commercial Market Representatives (CMRs) SBA has a nationwide cadre of procurement professionals who are charged with assisting small businesses and acting as their advocates at both the prime and subcontracting levels. PCRs assist small firms interested in doing business as prime contractors directly with federal agency buying offices. CMRs work with those small firms interested in identifying subcontracting opportunities with large businesses that have been awarded a federal contract. To identify the PCR or CMR located nearest to you, visit: <http://www.sba.gov/content/government-contracting-field-staff-directory>

-Procurement Technical Assistance Centers

Procurement Technical Assistance Centers (PTACs) are located in most states. PTACs, funded by the Department of Defense, provide "hands-on" technical

contracting and marketing assistance to small businesses wishing to do business with any federal agency. They provide training and counseling on marketing, financial, and contracting issues at minimal or no cost. To identify a local PTAC, go to:

<http://www.dla.mil/SmallBusiness/Pages/ProcurementTechnicalAssistanceCenters.aspx>

-Small Business Development Centers offer training and counseling services to small businesses and would-be entrepreneurs. They offer free, one-on-one consulting, and training programs on a variety of issues, including marketing, regulatory compliance and international trade. Go to:

<http://www.sba.gov/content/small-business-development-centers-sbdc> to find an SBDC near you.

-Small Business Specialists are located at each federal buying office and can provide assistance on how to market to that Agency. A complete listing of Small Business Specialists can be obtained from each agency's website. Links to the homepages of every military activity/agency can be found on the DOD website at **<http://www.defense.gov/>**. This information is invaluable when researching the federal marketplace and identifying your target market, e.g., those buying office that buy your products and services. Links to **Agency Recurring Procurement Forecasts** are located at

http://acquisition.gov/comp/procurement_forecasts/index.html Additional program information may be located on each agency's website.

-Directors of Federal Agency Office of Small and Disadvantaged Business Utilization (OSDBU)/Directors of the Office of Small Business Programs (OSBP) (**<http://www.osdbu.gov/>**) for Defense agencies, are in place at the headquarters level of each federal agency and department. They are responsible for ensuring that small businesses are afforded an equitable opportunity to compete for prime contracting opportunities. The OSDBU Directors have formed an Interagency Council which meets regularly to, among other functions, identify procurement practices that will enhance small business participation for the government's procurement opportunities. A listing of each of the OSDBU offices is located on the OSDBU website on the members' page at **<http://www.osdbu.gov/members.html>**

-SBA's Women Business Centers (WBC) at

<http://www.sba.gov/content/womens-business-centers> is the SBA's Business Center Program of national networks of WBC's providing business training, counseling and other resources to help women start and grow successful businesses.

-SCORE – Counselors to American's Small Business (SCORE) –

www.score.org – is a nonprofit association dedicated to educating entrepreneurs and the formation, growth and success of small businesses. SCORE provides mentoring to both start-up and existing small businesses through face-to-face and email counseling as well as educational workshops. All counseling is provided free of charge. Explore the SCORE website to find a chapter and counselor near you.

9. Explore subcontracting opportunities.

Subcontracting can be an excellent entre into contracting. Regardless of your product or service, it is important that you do not neglect our very large secondary market, Subcontracting Opportunities with Federal Prime Contractors. The SBA/GC Subcontracting Opportunities Directory lists, by state, large business Federal Prime Contractors along with the name and telephone number of each firm's Small Business Liaison Officer (SBLO). We encourage you to investigate potential opportunities with these firms. Many of these firms also have websites that may be useful and we encourage you to contact their respective SBLO for subcontracting and teaming opportunities. Many major Large business prime contractors use the SBA's *SUB-Net* to post subcontract opportunities. *SUB-Net* can be accessed at <http://web.sba.gov/subnet/search/index.cfm>. SBA also recently announced the new **Supplier Connection** which is an online portal that the IBM Foundation created to make it easier for small businesses to sell to large companies <https://www.supplier-connection.net/SupplierConnection/index.html>. It's like a universal—or common—college application. You fill in the supplier form once and then you're in the supplier databases of all the large companies using the portal. Currently, there are 15 large companies participating in Supplier Connection, including Citi, Facebook and major American manufacturers like John Deere and Caterpillar. The participating companies have a combined supply chain of more than \$300 billion – and they are looking to work with more small businesses.

10. Investigate other federal, state and local programs.

There are several other programs that may be of interest to you, such as individual agency Mentor-Protégé Programs (<http://www.sba.gov/content/mentor-prot%C3%A9g%C3%A9-program> and the SBA's Small Business Innovation Research Program (<http://www.sba.gov/category/navigation-structure/contracting/working-with-government/small-business-innovation-research>). Information on these and other programs is available on the SBA website at <http://www.sba.gov/aboutsba/sbaprograms/gc/programs/index.html>. Don't overlook state and local government procurement opportunities. Contact your state and local government contracting agencies to learn more about how they do business.

11. Accept credit cards.

More than 250,000 federal employees are using the GSA SmartPay cards. As a vendor, you can maximize your ability to capture government sales by accepting credit cards (Visa, MasterCard and Voyager). If you already accept these cards, you have no additional work to do. If you do not accept these cards, contact a bank to establish a merchant account. For more information, visit GSA's website at <http://www.gsa.gov/>

12. Market, Market, Market!

The 3 most important words to remember in order to be successful in the Federal Procurement Arena is **market, market, market**. Hopefully, this guide provided you with some good ideas on how to market your firm. After you have

identified your customers, researched their requirements, and familiarized yourself with the government's procurement regulations and strategies, it is time to market your product or service. Present your capabilities directly to those buying offices that purchase your products or services. Realize that, like you, their time is valuable and if the match is a good one and you can provide them with a cost-effective, quality solution to their requirements, the contract could be yours.

Good luck and while you're ultimately responsible for your own success— you're not alone.

**SBA's Government Contracting Area VI –
Providing the Nation's Small Businesses with the Competitive Edge
Prepared this document on the Twelve Step Program for Federal
Procurement Contracts
(October 2012)**

The SBA's Office of Government Contracting Area VI office covers the states of Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming and the Territory of Guam. The Area Office is located in San Francisco with field representatives in Los Angeles, Santa Ana, San Diego (California), Phoenix, Arizona, Las Vegas, Nevada, Ogden, Utah, Honolulu, Hawaii, Seattle and Auburn (Washington) and Anchorage, Alaska.

SBA's Online Tools, Training & Social Media

SBA.gov/CA/SF



The SBA Web site provides you with up-to-date special information on SBA programs, a calendar of local events, points of contact, on-line training, and access to other federal on-line services, email updates, special interest groups, and downloadable shareware files.

EventBrite.com/SBAtraining

Registration and detailed information about the variety of classes for business owners in our Entrepreneur Center, located at 455 Market Street, Suite 600 in downtown San Francisco.

SCORE.org

SCORE's website provides information on counseling, training, office locations and contact information with links to each chapter.

SBA.gov/Direct

You can type in your zip code and a few details about your business, and you'll immediately get connected to SBA resources in your local area.

SBA.gov/Training

Training is available anytime and anywhere – all you need is a computer with internet access.

- More than 30 free online courses and workshops available
- Templates and samples to get your business planning underway
- Online, interactive assessment tools are featured and used to direct clients to appropriate training

Get E-mail Updates

To sign up for the email list go to sba.gov/CA/SF and click on the button to "Get Email Updates" in the middle of the page or send an email to sfomail@sba.gov.



facebook.com/SBAgov



twitter.com/SBA_Pacific

Business Organizations

There are many business organizations that can benefit you throughout the life of your business, offering information on:

- new equipment and technology related to your business
- seminars, conferences, and trade fairs for your industry
- how to allocate resources within your business
- effective marketing and advertising strategies.

Business and Trade Organizations

Business and trade organizations are an invaluable source of information and assistance. There are thousands of associations covering virtually every industry, so the chances are good that you will find one that fits your type of business. Check with your local reference library—another good advisor—for assistance. Two helpful references are the American Encyclopedia of Associations and Ayers' Dictionary of Trade Associations. Many associations have regional and sometimes local chapters. Most have newsletters for their members. At the very least, subscribe to the newsletters. This is one of the best sources for obtaining information directly related to your business.

Networking Groups

Networking groups and organizations come in various types, but most help you avoid the isolation we discussed earlier, and they provide timely information and answers to your questions. The more you participate, the more beneficial the relationship. Meetings of business groups and networking organizations are usually listed in the local business paper, and a less comprehensive listing can be found in major newspapers.

Chambers of Commerce

Chambers of Commerce provide information on local activities and trends in your area that impact your business, business education programs, and opportunities for you to network with other local entrepreneurs. Chambers are also good sources of information about upcoming business activities in your community.

Small Business Resources

Statewide

United States General Services Administration (GSA)	450 Golden Gate Avenue San Francisco CA 94102 (415) 522-2700 www.gsa.gov	Counseling on doing business with the government; monthly business networking breakfasts
California Chamber of Commerce	1215 K St., Suite 1400 Sacramento, CA 95814 (916) 444-6670 www.calchamber.com/	Information on legislation affecting small businesses; Sell start-up kits for those doing business in California
California Department of General Services	707 Third St. 2 nd Floor West Sacramento, CA 95605 (916) 376-5000 1-800-807-6755 www.dgs.ca.gov/	Information about small and minority business certification; houses CA State Contracts Register
California Secretary of State	1500 11th Street Sacramento, CA 95814 (916) 653-6814 www.sos.ca.gov	Information on filing as a corporation; trademark searches
Ex-Im Bank	50 Fremont Street, Suite 2450 San Francisco, CA 94105 (415) 705-2285 www.exim.gov	Aids U.S. companies engaging in international trade
EnviroFinance Group	520 Capitol Mall, Suite 200 Sacramento, CA 95814 (916) 326-5225 www.envirofinancegroup.com	Provides otherwise unavailable financing for contaminated sites
United States Department of Agriculture (USDA)	430 G Street #4169 Davis, CA 95616 (530) 792-5800 www.rurdev.usda.gov	Helps create jobs and stimulate rural areas by guaranteeing bank loans
Office of Historic Preservation - California Main St.	1725 23 rd Street, Suite 100 Sacramento, CA 95816 (916) 445-7000 www.ohp.parks.ca.gov	Promote a healthy business environment in California's historic downtowns

CEDLI (California Economic Development Lending Initiative)	1333 Broadway, Suite 604 Oakland, CA 94612 (510) 267-8990 www.cedli.com	Multi-bank dev. corp. providing investment capital to small businesses
Bay Area		
Bay Area Builders Exchange	2440 Stanwell Dr., Suite B Concord, CA 94520 (925) 685-8630 3055 Alvarado Street P.O. Box 1978 San Leandro, CA 94577 (510) 483-8880	Assist, train and provide information to the construction industry
Legal Services for Entrepreneurs (LSE)	131 Steuart Street # 400 San Francisco, CA 94105 (415) 543-9444 www.lccr.com/legal-services-entrepreneurs.php	Assists low-income individuals who start or expand for-profit businesses
Northern California Minority Supplier Development Council (NCMSDC)	460 Hegenberger Road, Suite 730 Oakland, CA 94621 (510) 686-2555 affiliate.nmsdc.org/ncmsdc	Links minority owned businesses with corporate purchasing representatives
Nor-Cal Financial Development Corporation	300 Frank H. Ogawa Plaza Suite 231 Oakland, CA 94612 (510) 452-9591 www.nor-calfdc.org	State loan guarantees of up to 80%, from \$25,000 to \$350,000
SDForum	Sobrato Center for Nonprofits - Redwood Shores 330 Twin Dolphin Drive, Suite #101 Redwood City, CA 94065 (408) 414-5950 www.sdforum.org	2000+ members and the premier software & Internet organization in the Bay Area
San Francisco		
Office of Small Business – Small Business Assistance Center	City Hall, Room 110 1 Dr. Carlton B. Goodlett Place San Francisco CA 94102 (415) 554-6134 www.sfgov.gov	Central point of information and referral for entrepreneurs and small businesses located in the City and County of San Francisco

Mayor's Office of Community Investment	1 South Van Ness Avenue, Fifth Floor San Francisco, CA 94103 (415) 701-5500 www.sf-moh.org	Information on marketing, financing, and city regulations; business expansion loans
Renaissance SOMA Entrepreneurship Center - Women's Business Center	275 Fifth Street San Francisco, CA 94103 (415) 541-8580 www.rencenter.org	Training; 14-week business planning class; Micro-business incubator in San Francisco for low income women and minorities
Renaissance Bayview Entrepreneurship Center	India Basin Plaza 1325-B Evans Avenue San Francisco, CA 94124 (415) 647-3728 www.rencenter.org/services/bayview	Small Business training, consulting, and resource center serving entrepreneurs in Bayview, Hunters Point, and throughout San Francisco
Mission Economic Development Agency (MEDA)	2301 Mission Street, Suite 301 San Francisco, CA 94110 (415) 282-3334 www.medasf.org	Technical assistance, loan packaging, and procurement assistance. Emphasis on Mission District small business community
Southeast Asian Community Center (SEACC)	875 O'Farrell Street San Francisco, CA 94109 (415) 885-2743 www.seaccusa.org	Technical and financial assistance; loans up to \$50,000 to low- to moderate-income refugees; SBA microlender
Women's Initiative	1398 Valencia Street San Francisco, California 94110 (415) 641-3460 www.womensinitiative.org	Training and counseling on business assessment, marketing, finance, and sales
TMC Working Solutions	440 Pacific Avenue San Francisco, CA 94133 (415) 655-5473 www.tmcworkingsolutions.org	Provides underserved microentrepreneurs with access to capital and resources they need to start or grow a business; SBA microlender

Asian, Inc.	1167 Mission Street San Francisco, CA 94103 (415) 928-5910 Northern California MBEC 111 N Market St, Suite 920 San Jose, CA 95113 (408) 998-8058 www.asianinc.org	Marketing and procurement assistance; loan packaging
Urban Solutions	1083 Mission Street, 2nd Floor San Francisco, CA 94103 (415) 553-4433 www.urbansolutionssf.org	Technical assistance, loan packaging and other services to San Francisco businesses
Business & Technology Center - San Francisco Public Library	100 Larkin Street, 4th Floor San Francisco, CA 94102 -9733 (415) 557-4400 www.sfpl.org	Provides materials and databases for business planning, research, operations, and marketing
San Mateo Business Resource Center	493 S. El Camino Real San Mateo, CA 94401 (650) 522-7240 www.cityofsanmateo.org/	Business resource guide for downtown storefront development
East Bay		
East Bay Asian Local Development Corporation	310 8th Street, Suite 200 Oakland, CA 94607 (510) 287-5353 www.ebaldc.org	Small business loan program
Bay Area Small Business Finance	825 Washington Street, Suite 200 Oakland, CA 94607 (510) 830-4297 www.obdc.com	Lender and loan packager for small businesses in Oakland and the Bay Area; SBA Microlender and Community Advantage lender
Antioch Economic Development Dept.	City Hall, Third & H Streets Antioch, CA 94509 (925) 779-6168 www.ci.antioch.ca.us/CityGov/Finance/EconDev	Community Development Block Grant loans from \$15,000 to \$30,000 for Antioch businesses

AnewAmerica Community Corporation WBC	1918 University Avenue Ste.3A, Berkeley, CA 94704 (510) 540-7785 www.anewamerica.org	Promotes the long-term economic empowerment of new Americans - new citizens, immigrants, and refugees
City of Oakland Community and Economic Development Agency (CEDA)	250 Frank Ogawa Plaza, Suite 3315 Oakland, CA 94612 (510) 238-3627 www.business2oakland.com	Steps to starting a small business in Oakland; market profile of Oakland
South Bay/San Jose		
El Pajaro Community Development Corporation	23 East Beach Street, Suite 209 Watsonville, California 95076 (831) 722-1224 www.elpajarocdc.org	Training and technical assistance to help start or grow a business
Opportunity Fund San Jose Headquarters	111 West St. John Street, Suite 800 San Jose, CA 95113 (408) 297-0204 www.opportunityfund.org	Provides disadvantaged microbusinesses access to financing and financial management skills; SBA microlender and Community Advantage lender
Pacific Community Ventures	51 Federal Street, Suite 402 San Francisco, CA 94107 (415) 442-4300 www.pacificcommunityventures.org	Provides small businesses technical assistance, loans, and equity investments; SBA Intermediary Lending Pilot Program lender
Gilroy Economic Development Corporation	7471 Monterey Street Gilroy, CA 95020 (408) 847-7611 www.gilroyedc.org	Promotes economic development within the City of Gilroy
Daly City Business Center	355 Gellert Blvd. # 230 Daly City, CA 94015 (650) 757-2060 www.ci.daly-city.ca.us	Small business resources in Daly City, including incubator, technical assistance, training and microloans

North Bay/North Coast		
Arcata Economic Development Corporation, Small Business Lending Center	100 Ericson Court, Suite 100A Arcata, CA 95521 (707) 822-4616 www.aedc1.org	Administers several loan funds for small businesses; SBA microlender and 504 Certified Development Company
Napa Valley Economic Development Corporation	1600 First Street Napa, CA 94559 (707) 257-9502 www.cityofnapa.org	Revolving loan program and other technical and financial assistance
West Company	Mendocino Coast Office 760 B Stewart Street Fort Bragg, CA 95437 (707) 964-7571 Mendocino Inland Office 631 S. Orchard Ukiah, CA 95482 (707) 467-5931 www.westcompany.org	Technical assistance for Micro-enterprises targeting low-income women & minorities
Online Resources		
Bizben.com	www.bizben.com/	Search businesses for sale in California
Business.gov	www.business.usa.gov	Official business link to U.S. government
Buzgate.org	www.buzgate.org/ca/index.html	List of free small business resources within California;
CalGold	www.calgold.ca.gov	Information on environmental and other regulatory and permitting requirements
Entrepreneur.com	www.entrepreneur.com	How to start, manage, and finance your small business
FindLaw	http://smallbusiness.findlaw.com	Legal information on finding a lawyer, forming a business, employment, and contract basics

Inc.com	www.inc.com	Articles and resources for entrepreneurs
Internal Revenue Service	www.irs.gov/businesses/small/index.html	Federal income tax information for small businesses
My Own Business	www.myownbusiness.org/course_list.html	Free online courses about starting, financing, and marketing your small business, as well as information about putting your business online
Techsoup.org	www.techsoup.org	Choosing the right hardware, setting up a network, creating a website
TradePort	www.tradeport.org	Information on international trade to and from California
United States Patent and Trademark Office	www.uspto.gov	Search for issued patents and trademarks, find information on filing a patent or trademark
FranNet	www.frannet.com	Information about small business franchise opportunities

All SBA programs are extended to the public on a nondiscriminatory basis. Reasonable arrangements for persons with disabilities will be made, if requested at least 2 weeks in advance.

Contact: SBA San Francisco District Office at (415) 744-6820.

Revised July, 2013